

Information to identify the case:

Debtor 1	Melissa M Young-Zbryk			Social Security number or ITIN xxx-xx-3455
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court District of New Jersey				
Case number: 14-30315-ABA				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Melissa M Young-Zbryk
aka Melissa Young, aka Melissa Zbryk, aka
Melissa Busche

1/13/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Melissa M Young-Zbryk
 Debtor

Case No. 14-30315-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 67

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db +Melissa M Young-Zbryk, 426 Monroeville Rd, Swedesboro, NJ 08085-1652
 cr +Select Portfolio Servicing, Inc., as servicer for, P. O. Box 9013, Addison, TX 75001-9013
 cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 515089155 +Advanced Auto, 5008 Airport Rd, Roanoke, VA 24012-1601
 515182684 +Ally Financial, Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
 515569932 +Automatic Data Processing, PO Box 842875, Boston, MA 02284-2875
 515569930 +Barry, Corrado & Grassi PC, 2700 Pacific Ave., Wildwood, NJ 08260-5248
 515089158 +Best Buy Credit Services, PO Box 688911, Des Moines, IA 50368-8911
 515089160 +Boeing Helicopter FCU, 501 Industrial Hwy, Ridley Park, PA 19078-1139
 515569929 +C&H Disposal Service Inc., 47 Griers Lane, Elmer, NJ 08318-2416
 515089163 +DRBA Customer Service Center, PO Box 71, New castle, DE 19720-0071
 515114246 Deere & Company, PO Box 6600, Johnston, IA 50131-6600
 515089162 +Delaware Department of Transportation, PO Box 697, Dover, DE 19903-0697
 515089166 +Greenberg, Grant & Richards Inc., 5858 Westheimer Rd. Suite 500, Houston, TX 77057-5645
 515123140 HSBC Bank USA National Association, c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, P.O. Box 1024, Mountainside, NJ 070920024
 515312945 +HSBC Bank USA, National Association, c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
 516910391 HSBC Bank USA, National Association, as Trustee, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 515089167 John Deere, 6400 NW 86th St, POB 6600, Johnston, IA 50131-6600
 518295212 +John Deere Financial, c/o Welllntman,Weinberg and Reis Co.,LPA, 965 Keynote Circle, Brooklyn Hts., OH 44131-1829
 515089168 +Kubota, 14855 FAA Blvd, Ft Worth, TX 76155-2298
 515119259 +Kubota Credit Corporation, PO Box 9013, Addison, TX 75001-9013
 515121387 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 515089170 +LGBS LLP, PO Box 702118, San Antonio, TX 78270-2118
 515283893 +Liberty Mutual Insurance Company, 62 Maple Avenue Collections MS 152, Keene, NH 03431-1625
 515089173 +Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
 515089176 +NJ E-ZPass, PO Box 52005, Newark, NJ 07101-8205
 515135045 +Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
 515569933 +New Jersey Department of Labor, and Workforce Development, PO Box 379, Trenton, NJ 08625-0379
 515089175 +New Jersey Turnpike Authority, 581 Main Street, PO Box 5042, Woodbridge, NJ 07095-5042
 515089177 +Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
 515089178 +Prince-Parker & Assoc., Inc., 8625 Crown Crescent Court, Charlotte, NC 28227-6795
 515569931 +Rauch-Milliken International Inc., PO Box 8390, Metairie, LA 70011-8390
 515313888 +SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
 515218451 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O.Box 245, Trenton, NJ 08695-0245)
 515186527 +Santander Bank NA, formerly Sovereign Bank, NA, 3 Huntington Quadrangle, Ste 101N, Melville, NY 11747-4624
 515089180 Sovereign/Santander, # Huntington Quadrangle #101, Melville, NY 11747
 515569934 +State of New Jersey, Division of taxation, Processing Center, PO Box 11, Trenton, NJ 08601-0011
 515089183 +State of New Jersey, Division of Taxation, 50 Barrack Street,, Trenton, New Jersey 08646-0001
 515089184 +State of New Jersey Department of Labor, PO Box 389, Trenton, NJ 08625-0389
 515089185 Sun East FCU, POB 2231, Aston , PA 19014-0231 19014-0231
 515089186 +Wex Bank, PO Box 6293, Carol Stream, IL 60197-6293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Jan 14 2020 04:23:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
 515089157 +EDI: CINGMIDLAND.COM Jan 14 2020 04:23:00 AT&T Mobility, PO Box 6463, Carol Stream, IL 60197-6463
 515089156 EDI: GMACFS.COM Jan 14 2020 04:23:00 Ally, POB 380902, Bloomington, MN 55438-0902
 515138524 EDI: GMACFS.COM Jan 14 2020 04:23:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 515089159 +E-mail/Text: ecf@becu.org Jan 13 2020 23:54:37 Boeing Employee FCU, PO Box 97050, Seattle, WA 98124-9750
 515089161 +EDI: CAPITALONE.COM Jan 14 2020 04:23:00 Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
 515099232 EDI: FORD.COM Jan 14 2020 04:23:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953

District/off: 0312-1

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Form ID: 3180W

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Total Noticed: 67

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515100591 EDI: FORD.COM Jan 14 2020 04:23:00 Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
515089164 EDI: FORD.COM Jan 14 2020 04:23:00 Ford Credit, POB 542000, Omaha, NE 68154-8000
515089165 +E-mail/Text: bankruptcy@fult.com Jan 13 2020 23:55:06 Fulton Bank, 533 Fellowship Rd #250, Mt Laurel , NJ 08054-3411
515569908 +E-mail/Text: bankruptcy@genpt.com Jan 13 2020 23:53:49 Genuine Parts Company, 4625 River Green Parkway, Duluth, GA 30096-2583
515089169 EDI: TFSR.COM Jan 14 2020 04:23:00 Lexus Financial Services, POB 4102, Carol Stream, IL 60197-4102
515089171 +E-mail/Text: bankruptcies@libertymutual.com Jan 13 2020 23:54:04 Liberty Mutual Insurance, PO Box 2050, Keene, NH 03431-7050
515089172 +E-mail/Text: bankruptcies@libertymutual.com Jan 13 2020 23:54:04 Liberty Mutual Insurance, PO Box 2051, Keene, NH 03431-7051
515089174 +EDI: CCS.COM Jan 14 2020 04:23:00 Nationwide Insurance Payment Processing, PO Box 55126, Boston, MA 02205-5126
515187144 +E-mail/Text: electronicbkydocs@nelnet.net Jan 13 2020 23:54:08 Nelnet Education Planning & Financing, PO Box 82561, Lincoln, NE 68501-2561
515307530 EDI: PRA.COM Jan 14 2020 04:23:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515299404 EDI: PRA.COM Jan 14 2020 04:23:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515089179 +EDI: RMCB.COM Jan 14 2020 04:23:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
515089181 +E-mail/Text: DeftBkr@santander.us Jan 13 2020 23:53:54 Sovereign/Santander, 3 Huntington Quadrangle #101, Melville, NY 11747-4602
515089182 E-mail/Text: DeftBkr@santander.us Jan 13 2020 23:53:54 Sovereign/Santander, POB 14833, Treding, PA 19612-4833
515569935 +EDI: ARKDEPREV.COM Jan 14 2020 04:23:00 State of Arkansas Department of Finance, PO Box 896 Room 2340, Little Rock, AR 72203-0896
515129422 EDI: TFSR.COM Jan 14 2020 04:23:00 Toyota Lease Trust, PO Box 8026, Cedar Rapids, Iowa 52408-8026
515209030 EDI: WFFC.COM Jan 14 2020 04:23:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515676443* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee, in trust for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-NC3, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for HSBC Bank USA, National Association for the Ace Securities Corporation. Home Equity Loan Trust, Series 2006-NC3, Asset Backed Pass-Through Certificate NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joseph A McCormick, Jr. on behalf of Creditor Deere & Company jmccormick@mccormicknjlaw.com, karen@mccormicknjlaw.com;Lorraine@mccormicknjlaw.com;Kathleen@mccormicknjlaw.com;Karen@mccormicknjlaw.com
Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com
Lynn Therese Nolan on behalf of Creditor Kubota Credit Corporation ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Melissa N. Licker on behalf of Creditor HSBC Bank USA National Association for the ACE Securities Corporation Home Equity Loan Trust Series 2006-NC3, Asset Backed Pass Through Certificates NJ_ECF_Notices@mcalla.com
Sean M. O'Brien on behalf of Creditor HSBC Bank USA National Association for the ACE Securities Corporation Home Equity Loan Trust Series 2006-NC3, Asset Backed Pass Through Certificates DMcDonough@flwlaw.com
Terry Tucker on behalf of Debtor Melissa M Young-Zbryk terrytucker@comcast.net

TOTAL: 13